

**Fill in this information to identify your case:**

Debtor 1 **Michael Scott Luster**  
First Name Middle Name Last Name

Debtor 2 **Jennifer Atchison Luster**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF ALABAMA**

Case number **19-32203**  
(if known)

☐ Check if this is an amended filing

## Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or  
☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>AGCO Finance LLC</b>  Description of property securing debt: <b>Tractor</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: <b>First Community Bank O</b>  Description of property securing debt: <b>1235 Bell Lane Prattville, AL 36067 Autauga County</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: <b>Ford Motor Credit</b>  Description of property securing debt: <b>2017 Ford F350 51000 miles Location: 1235 Bell Lane, Prattville AL 36067 KBB fair purchase price</b>	<input type="checkbox"/> Surrender the property. <input checked="" type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes

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Creditor's name: **Guardian Cu**

Description of property securing debt: **2017 Sportsman  
Location: 1235 Bell Lane,  
Prattville AL 36067. Loan value  
has been adjusted to take into  
consideration cross  
collateralization.  
Individual claim amount is  
131,466.00.**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

**NADA average retail**

**Reaffirm on the original contract terms**

Creditor's name: **Guardian Cu**

Description of property securing debt: **2019 Blazer  
Location: 1235 Bell Lane,  
Prattville AL 36067  
NADA average retail.  
This lien is cross collateralized.  
As such, the claim amount has  
been adjusted to take into  
consideration the cross  
collateralization. Balance is  
55,830.00.**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

**Reaffirm on the original contract terms**

Creditor's name: **Guardian Cu**

Description of property securing debt: **2016 GMC Yukon 93850 miles  
Location: 1235 Bell Lane,  
Prattville AL 36067  
KBB fair purchase price was  
\$32,084.00 but has been  
increased to loan amount due  
to cross collateralization.  
All loans with Guardian are  
cross collateralized**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☒ No  
☐ Yes

**Reaffirm on the original contract terms**

Creditor's name: **Guardian Cu**

Description of property securing debt: **2005 G3  
Location: 1235 Bell Lane,  
Prattville AL 36067  
NADA average retail**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a  
*Reaffirmation Agreement*.  
☒ Retain the property and [explain]:

☐ No  
☒ Yes

**Reaffirm on the original contract terms**

Creditor's name: **Guardian Cu**

Description of property securing debt: **2017 Ford Escape 28000 miles**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a  
*Reaffirmation Agreement*.

☒ No  
☐ Yes

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property  
securing debt: **KBB fair purchase price  
This loan is also secured by  
2017 Sportsman. Market value  
has been increased from 15,397  
to \$17,575.  
Daughter drives this vehicle  
Location: 1235 Bell Lane,  
Prattville AL 36067**

☒ Retain the property and [explain]:

**Reaffirm on the original contract terms**

Creditor's name: **Mr. Cooper**

Description of property  
securing debt: **1235 Bell Lane Prattville, AL  
36067 Autauga County**

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
Reaffirmation Agreement.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Creditor's name: **Wyndham Vacation Ownership**

Description of property  
securing debt: **Wyndham Great Smokey Lodge**

☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a  
Reaffirmation Agreement.  
☐ Retain the property and [explain]:

☒ No  
☐ Yes

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No  
☐ Yes

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**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X** /s/ Michael Scott Luster  
**Michael Scott Luster**  
Signature of Debtor 1

**X** /s/ Jennifer Atchison Luster  
**Jennifer Atchison Luster**  
Signature of Debtor 2

Date **October 30, 2019**

Date **October 30, 2019**